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LOUIS M LUPO
545 ELMCROFT BLVD APT 10213
ROCKVILLE MD 20850-5675



July 11, 2013

Re: SLS Loan Number:
Property Address: 7908 Hunter Ln
North Richland Hills, TX 76180

Notice of Default and Notice of Intent to Accelerate

Dear Louis M Lupo,

The Note on the above referenced loan is now in default as a result of your failure to pay the 04/01/13 payment and the payments due each month thereafter, as provided for in said Note. You are hereby notified that to cure such default you are required to pay to this office all past due payments plus late charges and any payments that may become due between the date of this notice and the date the default is cured. The amount required to cure the arrear as of 07/11/13 is \$5,510.23. This amount cannot be relied upon for payment. You have thirty-three (33) calendar days from the date of this letter to cure the default. We urge you to immediately upon receipt of this letter contact our Customer Assistance Department at the number provided below to obtain the amount required to reinstate your loan.

Failure to pay the total amount due under the terms and conditions of your Deed of Trust by 08/13/13 Specialized Loan Servicing, LLC as Servicer of your mortgage loan will request the Trustee or Substitute Trustee to collect the amount through non-judicial foreclosure or judicial foreclosure of the applicable liens against the property. This will include the entire balance outstanding under the Note including, but not limited to, the principal, interest and all other outstanding charges and costs, and the fees and costs associated with the commencement of foreclosure of the Deed of Trust which is security for your Note. Please be advised that a partial payment ("partial payment") of less than that full amount required will not cure the default although such partial payment may be accepted and applied to partially reduce the total that is then past due and owing. You are further advised, therefore, that a partial payment should not be construed as curing the default even if it is accepted and applied to reduce the amount past due and owing. Regardless of whether a partial payment is made and accepted, if the default is not fully cured by the time frame provided for in this notice, Specialized Loan Servicing, LLC will accelerate the maturity of the loan and initiate non-judicial foreclosure or judicial foreclosure proceedings against the property.

Please be advised that any extension of time or forbearance in the exercising of any right or remedy as provided for in the Deed of Trust shall not constitute a waiver of or preclude the exercising of any right or remedy.

You have the right to reinstate the Note after acceleration as provided for under the terms of your Deed of Trust and as provided for by law, and you have the right to bring court action to assert the nonexistence of default or any other defense you have to acceleration and sale.



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If your loan is not brought current, inspections of your property will be made and you will be assessed fees for that purpose as permitted under state law. Additionally, if your property is found to be vacant and unsecured, the mortgage holder will have it secured and will charge you for the cost of securing. You may also be liable for reasonable attorney fees and costs incurred in connection with any proceedings on the Note and Trust Deed and such other costs as may be allowed by law. In addition, you may be liable for any deficiency that may be established as a result of the foreclosure action unless precluded by a bankruptcy discharge.

In accordance with the Fair Debt Collection Practices Act, you are hereby given notice of the following:

1. Although you are not required to pay the total debt (or balance) of the account prior to its maturity or acceleration, federal law requires Specialized Loan Servicing provide you with the amount of the debt. As of 07/11/13, the amount of the unpaid principal balance is \$160,736.92. This letter is in no way intended as a payoff statement and you must not rely upon this letter for purposes of paying off your mortgage.
2. Specialized Loan Servicing LLC is the current servicer which represents the creditor to whom the debt is owed. If you request in writing within thirty (30) calendar days after you receive this notice, we will provide you with the name and address of the original creditor if different than the current creditor.
3. Unless within 30 days after you receive this notice you dispute the validity of the debt or a portion thereof, the debt will be assumed to be valid. If you notify us in writing within 30 days after you receive this notice that you dispute the debt or a portion thereof, we will obtain and mail to you verification of the debt.
4. Please be advised that we are attempting to collect a debt and any information obtained will be used for that purpose.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this letter constitutes neither a demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

If you believe that you are entitled to the benefits as outlined in the Servicemembers' Civil Relief Act, you should promptly provide us with evidence of your active duty status.

Specialized would like you to be aware if you are unable to make payments or resume payments within a reasonable period of time due to a reduction in your income resulting from a loss or reduction in your employment, you may be eligible for Homeownership Counseling. Please contact the HUD toll free number (800-569-4287) to obtain a list of HUD approved nonprofit organizations serving your area.

If you have any questions, regarding this letter, please contact Specialized Loan Servicing, LLC at 800-306-6062 Monday through Friday, from 6:00 a.m. to 6:00 p.m. (Mountain Time). TDD number - 800-268-9419 Monday through Friday, 8:00 a.m. to 5:00 p.m. (Mountain Time).

Specialized Loan Servicing LLC requests that all payments be made in **certified funds (cashier's check or money order(s))** payable to Specialized Loan Servicing LLC and mailed to: **Attention: Customer Assistance Department** at one of the below addresses (always include your Loan Number with your payment) :

VIA Regular Mail

Specialized Loan Servicing, LLC
PO Box 105219
Atlanta, GA 30348-5219

VIA Over Night Address

Specialized Loan Servicing, LLC
8742 Lucent Blvd, Suite 300
Highlands Ranch, CO 80129

VIA Western Union Quick Collect

Code City: PAYSL
Code State: CO
Reference: Loan Number

The matters discussed herein are of extreme importance. We trust you will give them appropriate attention. It is the practice and policy of Specialized Loan Servicing LLC is to work with customers that have experienced a hardship. We have many alternative programs available to assist customers in avoiding a foreclosure action. Please visit our website address www.sls.net for options or feel free to contact our Customer Assistance area at 800-306-6062 where one of our experienced and skilled Agents may assist you. Do not delay. There is help available for most customers. We cannot assist you if you do not contact us. We are committed to providing you with professional and courteous service. We respect our customers, especially those that are having difficulties and will always strive to treat you with the dignity you deserve.

SPECIALIZED LOAN SERVICING, LLC
Customer Assistance Department



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Rockville MD 20850-5675

Specialized Loan Servicing
8742 Lucent Blvd
Ste. 300
Highlands Ranch, CO 80129

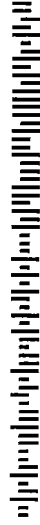


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FIRST-CLASS MAIL
U.S. POSTAGE AND
FEES PAID
NCP

RETURN RECEIPT REQUESTED

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